

Macomb County Consolidated Plan Extension Narrative

2000 - 2005

In spring 2005 the Boards and Councils of the County of Macomb, the Charter Township of Clinton, and the Cities of Roseville and Sterling Heights entered into an Interlocal Agreement establishing the Macomb HOME Consortium. This entity will begin its existence on July 1, 2006. Each member has a Consolidated Plan effective from Program Years 2000 through 2004, and a new submission was due from each in program year 2005. A Consolidated Plan is required of the Consortium as a precondition of CDBG and HOME funding. The U.S. Department of Housing and Urban Development, anticipating the Consortium's formation, gave member communities the option of developing a complete Consolidated Plan for the 2005 program year (to be superseded by the Consortium's Consolidated Plan in 2006) or extending their 2000-2004 Consolidated Plans through program year 2005. If the latter option were selected, HUD directed the communities to update Tables 1A, B, C, and 2A and B, using 2000 Census information.

Macomb County opted to extend its 2000 Consolidated Plan one year, with the submission of Tables 1A-C, and Tables 2A-C. It has also prepared updated narratives as requested by HUD, following HUD's review format where applicable. Sections of that format have been deleted when non-applicable for this update.

The Consortium's program year will run from July 1 through June 30 annually, and this extension will therefore expire on July 1, 2006.

Grantee: **County of Macomb**

1. If a Consortium, list participating communities and asterisk the lead agency: **N/A**

2. Con Plan covers the following programs: CDBG ☒ HOME ☒ ESG ☐ HOPWA ☐

3. Period covered by Consolidated Plan and month beginning and year ending:

6 years 2000-2005 starting on September 1, 2000 and ending on June 30, 2006 (including the aforementioned 1-year Consolidated Plan extension)..

4. Date plan due: 7/16/2005

5. Date plan received: 7/15/2005

6. Automatic approval date (45 days of date received above): 9/1/2005

7. Are maps included (optional)? Yes ☐ **No** ☒

8. Has an Executive Summary been attached (optional)? **Yes** ☒ No ☐ See above.

9. Did the grantee include the following tables:

Local Jurisdiction:

Table 1A: **Yes** ☒ No ☐

Table 1B: **Yes** ☒ No ☐

Table 1C: **Yes** ☒ No ☐

Table 2A: **Yes** ☒ No ☐

Table 2B: **Yes** ☒ No ☐

Table 2C: **Yes** ☒ No ☐

Table 3: Yes ☐ **N/A** ☒ Tables 3 included in Annual Plan.

CONSULTATION PROCESS (91.100)

This document is a one-year extension of the 2000 Consolidated Plan, and the consultation process will not occur until the Macomb HOME Consortium's Consolidated Plan is developed in 2006.

CITIZEN PARTICIPATION (91.105, AND 91.200)

See narrative in Annual Plan.

HOUSING AND HOMELESS NEEDS ASSESSMENT (91.205)

HOUSING

1. Has the grantee identified the estimated number and types of families with housing needs for a **6-year** period? **Yes** ☒ No ☐

Note: See Table 2A (required)

Family types (extremely low-, low-, moderate, and middle income) that should be identified are:

- Renter/owner
- Elderly
- Single persons
- Large families
- Persons with disabilities
- Persons with HIV/AIDs

There are a total of 118,436 households in the Urban County of Macomb, according to the 2000 CHAS data tables, supplied by HUD. Of these 38,951 households, or 1 of 3, have incomes \leq 80% MFI and could require housing assistance. The following illustrates need by income level, tenure, disability status, race and ethnicity.

Renter Households

ELI (Extremely-Low-Income) Renters: *ELI households have incomes at or below 30% of Median Family Income (MFI) as defined by the U.S. Census Bureau. According to HUD's CHAS data, there were a total of 4,783 ELI renter households living in the Urban County of Macomb. Of these...*

- *1,955, or 40.9% of all renters, are elderly*
- *1,327, or 27.7%, are small households, i.e. having 4 or fewer members.*
- *184, or 3.8%, reside in large households, i.e. having 5 or more members*
- *1,317, or 27.5%, were "Other"*
- *1,546, or 32.3%, have mobility and self-care limitations*
- *104, or 2.2%, are Hispanic*
- *378, or 7.9%, are African-American*
- *78, or 1.6%, are of Asian origin*

In terms of the type of housing problem encountered, just over two-thirds of all ELI households, 67.3%, have some type of housing problem (i.e. they live in

substandard units or are cost-burdened), 66.3% are cost-burdened (i.e. they pay more than 30% of income for rent), and 49.9% are severely-cost burdened (i.e. they pay 50% or more of their income for rent). These indicators suggest a compelling need for rental assistance and possibly rental rehabilitation.

African-American renter households may have a higher degree of need than other groups, although that need cannot be said to be disproportionate. There is also a strong need among those with mobility and self-care limitations.

VL I (Very-Low-Income) Renter Households:

VL I households have incomes between 31% and 50% of MFI. There were a total of 3,774 VL I renter households living in the Urban County in 2000. Of these...

- 1,235, or 32.7%, were elderly
- 1,194, or 31.6%, were small family households
- 188, or 5.0%, were large family households
- 1,157, or 30.6%, were "Other"
- 849, or 22.5%, had mobility and self-care limitations
- 100, or 2.6%, were Hispanic
- 197, or 5.2%, were African-American
- 14, or < 1.0%, were of Asian origin

In terms of the type of housing problem encountered, the level and type of need changes. Just under two-thirds of all VL I households, 61.1%, have some type of housing problem, 58.1% are cost-burdened, and 9.8% are severely-cost burdened. These indicators show a reduced need for rental assistance, but more for rental rehabilitation.

There is no disproportion of need among racial and ethnic groups, although African-Americans still have a larger need than their proportion to the general population (5.2% vs. 3%) would suggest. Finally, there appears to be a disproportionate need among those with mobility and self-care limitations.

LI (Low-Income) Renter Households:

LI households have incomes between 51% and 80% of MFI. There were a total of 5,263 LI renter households living in the Urban County in 2000. Of these...

- 752, or 14.3%, were elderly
- 1,941, or 36.9%, were small family households
- 290, or 5.5%, were large family households
- 725, or 13.8%, had mobility and self-care limitations
- 2,280, or 43.3%, were "Other"
- 161, or 3.0%, were Hispanic
- 272, or 5.2%, were African-American
- 145, or 2.7%, were of Asian origin

In terms of the type of housing problem encountered, the level and type of need declines, with 21.8% having some type of housing problem, 16.6% being cost-burdened, and only 1% severely-cost burdened. These indicators show less need for rental assistance, and more need for rental rehabilitation.

The need among all LI racial and ethnic groups identified is higher, but there is nothing approaching a disproportionate need. There are fewer LI households with

mobility and self-care limitations in need of rental assistance.

Other (Non-Lower Income) Renter Households:

It is not possible to provide a breakdown among moderate income households (i.e. those between 81% and 94% of MFI, because the CHAS data does not provide that information. Consequently, this analysis calculates the numbers among households above the 80% MFI level. According to the CHAS data, there were, in 2000, a total of 9,269 Other renter households living in the Urban County. Of these...

- 485, or 5.2%, were elderly
- 3,980, or 42.9%, were small family households.
- 482, or 5.2%, were large family households
- 4,322, or 46.6%, were "Other"
- 810, or 8.7%, had mobility and self-care limitations
- 194, or 2.1%, were Hispanic
- 491, or 5.3%, were African-American
- 250, or 2.7%, were of Asian origin

Since this income stratum is not eligible to receive federal housing assistance, an analysis is not offered. It does, however, provide an interesting baseline for evaluating the needs among other income groupings.

Owner Households

ELI Owners: *There were, according to the 2000 HUD CHAS data, a total of 4,968 ELI owner households in the Urban County. Of these...*

- 2,689, or 54.1%, were elderly
- 1,064, or 21.4%, were small households
- 280, or 5.6%, were large households
- 935, or 18.8%, were "Other"
- 1,517, or 30.5%, have mobility and self-care limitations
- 42, or < 1%, were Hispanic
- 123, or 2.5%, were African-American
- 29, or < 1%, were of Asian origin

In terms of the type of housing problem encountered, 75% of all ELI households had some housing problem, 74.5% were cost-burdened, and 55.4% were severely-cost burdened. These indicators suggest an even more compelling need for housing assistance than for renter households, primarily through housing rehabilitation, although investments to reduce the cost of housing operations, especially through energy reduction, could be beneficial.

Apart from "Other" and those with mobility and self-care limitations, there is no disproportionate need by race and ethnicity.

VLI Owners: *There were 6,539 ELI owner households in the County. Of these...*

- 3,768, or 57.6%, were elderly
- 1,582, or 24.2%, were small households
- 461, or 7%, were large households
- 728, or 11.1%, were "Other"
- 1,517, or 30.5%, have mobility and self-care limitations

- 72, or 1.1%, were Hispanic
- 160, or 2.4%, were African-American
- 48, or < 1%, were of Asian origin

VLI homeowners have lesser housing needs than their ELI counterparts. Under half, or 47.2% of all VLI owner households had some housing problem, 46.1% were cost-burdened, and 22% were severely-cost burdened. These indicators still indicate a need for housing assistance, but less than for ELI owner households. This would primarily occur through housing rehabilitation, although investments to reduce the cost of housing operations, e.g. through energy reduction, could still be beneficial.

Apart from those with mobility and self-care limitations, there are no disproportionate needs, although the "Other" category has a relatively high 11.1% need.

LI Owners: There were 13,624 LI owner households in the Urban County. Of these...

- 5,064, or 37.2%, were elderly
- 5,129, or 37.6%, were small households
- 1,304, or 9.6%, were large households
- 2,127, or 15.6%, were "Other"
- 1,711, or 12.5%, had mobility and self-care limitations
- 108, or < 1%, were Hispanic
- 204, or 1.5%, were African-American
- 62, or < 1%, were of Asian origin

LI homeowners had less housing need compared to their ELI and VLI counterparts. Roughly one-third (or 35.8% of the total) had some housing problem, 33.7% were cost-burdened, and 7.8% were severely-cost burdened. This still indicates a need for housing assistance, but not to the extent of ELI and VLI owners. There is no disproportionate need by race or ethnicity, although the "Other" and those with mobility and self-care limitations apparently have a higher degree of need. Programs of housing rehabilitation are indicated, along with actions to reduce the cost of housing operations, e.g. energy reduction.

Other Owner Households:

The other 70,216 households do not qualify for housing assistance but a breakdown proves to be instructive. According to the 2000 CHAS data...

- 8,083, or 11.5%, were elderly
- 44,173, or 62.9%, were small family households.
- 8,986, or 12.8%, were large family households
- 8,974, or 12.8%, were "Other"
- 7,660, or 10.9%, had mobility and self-care limitations
- 576, or < 1%, were Hispanic
- 1,010, or 1.4%, were African-American
- 343, or 2.5%, were of Asian origin

Since this income stratum is not eligible to receive federal housing assistance, an analysis is not offered. It does, however, provide an interesting baseline for evaluating the needs among other income groupings. It is interesting to note,

however, that the number of Hispanic and African-American households in this more affluent group is lower than their proportion of the general population.

2. Has the grantee identified the types of housing needs in the community for a **6-year** period? **Yes** ☒ No ☐

Types of housing needs should be determined with an analysis of:

- Severe cost and cost burden
- Overcrowding (especially for large families)
- Substandard (renter/owner, extremely low-, low-, moderate, and middle income)

Please see the immediately preceding narrative.

2. Has the grantee included a discussion of any racial or ethnic groups that have a disproportionately greater need in comparison to the needs of a particular income category? **Yes** ☒ No ☐

Note: Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial/ethnic group is at least 10% points higher than the percentage of persons in the category as a whole. **See Section 91.205 (b)(2)**

Please see the immediately preceding narrative.

HOMELESS

1. Has the grantee satisfactorily identified the nature and extent of homelessness, and is there a continuum of care concept? **See Table 1A (required).**

Yes ☒ No ☐ *See Table 1A, and Appendix 1, attached, for details.*

- Information should be on both homeless singles and families (and subpopulations) that are either sheltered/unsheltered or threatened with homelessness.

1. Has the grantee identified homeless facilities and services needs for homeless individuals and homeless families with children, both sheltered and unsheltered and homeless subpopulations? **Yes** ☒ No ☐

See pp. 20-23 of Appendix 1 for a detailed listing of providers and services.

2. Has the grantee identified the extent of homelessness by racial/ethnic group, if the information is available? Yes ☐ **No** ☒

A breakdown of the homeless population by race or ethnicity is not available.

3. Did the grantee describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section)? The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process, i.e. preventing

homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.

Yes ☒ **No** ☐ *Please refer to Appendix 1, pp. 28-30.*

4. Did the grantee describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless?

Yes ☒ **No** ☐ *The County, through its CDBG, HOME and related programs administered by partner agencies, has targeted assistance to help those who are at risk of homelessness.*

First, its housing rehabilitation activities are limited to income-eligible homeowners, some of whom face imminent eviction from severely substandard properties. Rehabilitation loan assistance has made the difference between continuing homeownership and homelessness for some recipient. That focus will continue in the future.

Second, the County has partnered with other organizations, including the Macomb County Community Services Agency (MCCSA), Housing Opportunities for Macomb, and Springhill Housing Corporation, to provide additional housing opportunities through leveraged grants. It partnered with MCCSA in 2005 on 3 housing repair cases, with MCCSA providing weatherization assistance and the County funding general housing rehabilitation. This extended the scope of repairs beyond what would otherwise have been possible. Similarly, HoM has acquired and rehabilitated homes for first-time homebuyers, and Springhill has acquired rental units, largely through County HOME funding, to allow disabled individuals find decent rental housing at affordable prices. This focus will continue into the future.

Third, the County has partnered with service providers to help individuals and families cope with issues jeopardizing their ability to maintain employment and stability. It has, and will continue, to fund CARE House, Turning Point, St. Vincent de Paul, Samaritan House, MCCSA, Lighthouse Outreach, and Families at Risk; all of whom provide emergency food, clothing, and other services to families at risk of homelessness. Funding for these programs is expected to continue into the future.

Fourth, the County has provided financial and staff assistance to the Macomb Homeless Coalition in order to help it build capacity and develop an effective Continuum of Care concept for the County as a whole. The MHC Coordinator has been funded by the County since 2003, with \$50,000 (CDBG-2004), MCCSA (2005) and combined County general fund and CDBG (\$25,000 each) for 2005-2006. Staff attend MHC general and special housing committee meetings to refine strategy and develop a multi-purpose facility and permanent housing opportunities for those who are homeless.

Fifth, the County, through its CDBG program, financially supports a number of homeless providers including MCREST, Turning Point, Care House, Samaritan House, the Salvation Army, and Solid Ground. Most will be supported in the future if funding permits.

Obviously, more can be done but the amount of funding available is insufficient to address the need. Macomb County, however, has recognized its responsibility to its homeless and at-risk populations and has, and will continue meet its obligations in the future..

SPECIAL NEEDS - NOT HOMELESS

Has the grantee included a discussion on the estimated number of non-homeless

persons in need of supportive housing, and their supportive housing needs? **See Table 1B (optional).**

Yes ☒ **No** ☐ Please see Table 1B.

Note: Estimated number of non-homeless persons should include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDs and their families, and public housing residents.

LEAD-BASED PAINT HAZARDS

1. Has the grantee estimated the number of housing units with lead-based paint hazards? **Note:** The estimated numbers of units should be those occupied by low/moderate-income families. **Yes** ☒ **No** ☐

In 2000, there were 234,819 housing units in Macomb County. Of those 187,855 were built before 1979, and may contain when lead-based paint (LBP). It is been estimated that 74% of all pre-1979 homes have varying amounts of LBP. If so, then there are 139,012 LBP-affected homes in Macomb County. Of those, 77,230 were constructed before 1960, when LBP concentrations were highest. It is assumed that 90%, or 69,507, of these units have LBP. It is probable that much, perhaps 75%, of this housing is occupied by lower-income families. If so, then 104,259 LMI homes (139,012 x .75) have LBP, and 52,130 (69,507 x .75) may have higher LBP concentrations.

HOUSING AND MARKET ANALYSIS (91.210)

GENERAL CHARACTERISTICS

1. Has the grantee described the significant characteristics of the housing market, and the housing stock available to persons with disabilities, and persons with HIV/AIDs? **(Review any maps if provided/See Table 1A and 1B)** **Yes** ☒ **No** ☐

There were, in 2000, 234,819 housing units in Macomb County. Of these, 175,768 (or 74.8%) are owner-occupied and 50,450 (or 21.5%) were rental, and 8,601 (or 3.7%) were vacant. This indicates a tight housing market. Considered by structure type there are: 175,295 single family units¹, 46,746 multi-family units, 12,619 mobile homes, and 131 classified as "other". There is strong growth in the market with an average of between 5,006 and 5,121 new units constructed between 1994 and 2004, factoring in demolitions for the same time.

Conditions and values vary, with older homes requiring more maintenance and with lower values found in the mature communities, principally inner ring suburbs adjoining the City of Detroit, and the older, established communities in the central and northern parts of the County. The types, styles and condition vary between and within communities. The average price of owner-occupied housing (in 2000

¹ Figure includes SF detached, attached and 2 family or duplex units, as identified in SEMCOG Community Profile data.

dollars) was \$139,200, a 37.3% increase over the average price in 1990. Average contract rents were \$543, a 5.9% decrease over the \$577 average rent recorded in 1990.

In truth, these numbers mean little when spread over the County. Prices and rents vary from high to very low, depending on community and condition. Some homes sell for under \$100,000 and others for over \$1,000,000. The same may be said for rent levels, despite recent decreases. By and large, however, Macomb County is known for having affordable housing and is viewed as being an attractive place to locate. It recently surpassed Oakland County in growth rate, and is now one of the fastest growing counties in the State of Michigan.

Much affordable housing is found in the inner-ring suburbs, in the older cities and villages scattered through central and northern Macomb County, and in the older homes found in rural areas. Many need repair, and tend to be occupied by elderly or lower-income households.

Although the minority population of Macomb County is not large, only 7% in total, it more than doubled from the 3% recorded in the 1990 census. Minority households reside throughout the County, with specific concentrations in the Cities of Mt. Clemens and New Haven, both with roughly 19% minority (African-American) households. Other communities have smaller but growing minority populations. Based on the 2000 census, however, there is nothing that can be considered a concentration. The number of minority residents is expected to grow over time.

Note: There should be a discussion of housing supply and demand, as well as the condition and cost of the housing. The grantee should identify and describe the locations and degree of racial/ethnic minority concentrations, as well as low/moderate income families.

2. Did the grantee identify and describe any area of low-income concentration and any area of minority concentration either in a narrative or one or more maps, stating how it defines the terms "area of low-income concentration" and "area of minority concentration"?

Yes ☒ **No** ☐ *Please refer to the map of income-eligible areas, based on Block Group data, found in Attachment B of the 2005 Annual Plan.*

PUBLIC AND ASSISTED HOUSING

1. Has the grantee described the number and condition of the public housing units, results from the Section 504 needs assessments, and the strategies for improving operation and living conditions for public housing residents?

Yes ☒ **No** ☐ *Seven public housing commissions serve the County of Macomb. Of those, 3 serve the Urban County jurisdiction. Identified by PHA, the number and characteristics those three follow:*

COMMISSION	PUBLIC HOUSING	SECTION 8
<i>Eastpointe</i>	<i>164 Elderly LRP</i>	<i>131</i>
<i>Mt. Clemens</i>	<i>288 LRP</i>	<i>0</i>

New Haven	88 LRPH	0

1. Has the grantee identified the number of public housing units expected to be lost from the inventory? **N/A** ☒

No public housing units are expected to be lost from the inventory, and there are no HOPE VI projects located in Macomb County.

Check if this jurisdiction has any HOPE VI projects awarded or in development that may result in a net loss of units.

2. With regard to federal, state and locally-assisted units other than public housing, has the grantee identified the number and targeting of units by income level and household type, and the number of units expected to be lost from the assisted housing inventory for any reason? **Yes** ☒ **No** ☐

There are many private housing developments in the Urban County which provide reduced costs for occupants. These primarily are Federally-insured, or receive some kind of subsidy. Several, however, were financed by the State of Michigan. Together they provide 2,600 units affordable to lower-income renter households. A listing may be found in Appendix 2.

HOMELESS FACILITIES AND SERVICES

1. Have the facilities and services that compose the grantee's CoC been identified?

Yes ☒ **No** ☐ *Please refer to pp.20-23 of Appendix 1. The MHC is, moreover, pursuing the development of permanent housing and a multi-purpose homeless facility. Planning is in the initial stages. County staff are participating in both initiatives.*

Appropriate facilities would be:

- Emergency shelters,
- Transitional shelters, and
- Permanent/supportive housing.

SPECIAL NEEDS FACILITIES AND SERVICES

1. Has the grantee described the facilities/services to assist non-homeless persons in need of supportive housing? **See Table 1B** **Yes** ☒ **No** ☐

Please refer to Exhibit 1, pp. 32-36 in Appendix 1.

- Discussion should also include a description of appropriate supportive housing for persons leaving mental/physical health facilities.

BARRIERS TO AFFORDABLE HOUSING

HAS THE GRANTEE DESCRIBED PUBLIC POLICIES THAT AFFECT AFFORDABLE HOUSING? **Yes** ☒ **No** ☐

The County does not have the type of powers normally attributed to municipal government, and so cannot directly adopt or enforce policies to promote affordable housing, as indicated in the HUD review guidance. It does, however, play a supportive role in helping local communities develop policies, land use controls, zoning ordinances, and other municipal actions that promote affordable housing. The County also partners with non-profit housing providers to increase the supply of decent, safe and sanitary, and affordable housing, currently through programs of acquisition; acquisition, repair and resale; and new single family development. It has worked with HoM, in partnership with Clinton Township, the Michigan State Housing Development Authority (MSHDA), and Habitat for Humanity to develop new affordable homes in the Colchester neighborhood of Clinton Township. It initiated the formation of the Macomb HOME Consortium. It has met with the Warren Community Development Corporation to assess opportunities to promote new affordable housing development in the County, and it will identify other partners to expand affordable housing in the County.

The County promotes its CDBG and HOME housing repair programs throughout the County, and staff assists low-income homeowners seeking rehabilitation assistance. It has implemented its ADDI homebuyer assistance program, through the Macomb County Community Services Agency. This is essential for long-term community viability. It will, finally, support, to the extent possible, reasonable proposals for affordable housing.

Factors which affect affordable housing may include:

- Building and zoning codes;
- Environmental problems;
- Impact fees;
- Cost of land; and
- Incentive programs such as tax abatement or down-payment assistance.

Note: For Urban Counties, does the discussion include factors in both incorporated and unincorporated areas? *Please note that all areas of Macomb County are incorporated.*

STRATEGIC PLAN (91.215)

When reviewing this section of the Consolidated Plan, keep in mind that the priorities/objectives should relate to the needs identified in the Housing and Homeless Needs and Housing and Market Analysis sections.

Macomb County was not required to update its Strategic Plan for the one-year extension. Parts of this section are not therefore applicable.

GENERAL

1. Does the grantee describe the basis for assigning the priority given to each category in Table 2A? **Yes** ☒ **No** ☐

The enabling legislation for CDBG and HOME clearly define Program objectives. The County's CDBG, HOME and ADDI Programs have, through its consolidated planning

process, been established to achieve the Congressional mandate. The 2000 Consolidated Plan established 4 priority objectives as follows:

Priority #1 – Single Family Owner-Occupied Rehabilitation: The County's housing rehabilitation program, as of June 1, 2005, has assisted 1,105 property owners to repair their homes. The need, and the County's focus, on owner rehabilitation will continue. The County has therefore allocated the bulk of its HOME funds to homeowner rehabilitation. Funding is becoming very tight in the CDBG program and a lesser amount is allocated for emergency repairs. The County has a working relationship with the MCCSA to combine CDBG emergency rehab, and HOME rehab with MCCSA weatherization assistance to extend program reach, and will seek other resources to expand this objective.

Priority #2 – Rental Assistance: The County has provided HOME funding to Springhill Housing Corporation, a second County CHDO which provides affordable housing opportunities for developmentally-disabled people. It has insufficient resources to do much more at this time. Consequently, significant levels of assistance are not likely. It will continue to work with area housing commissions, whenever possible, to expand the effectiveness of rental assistance programs.

Priority #3 – Homeless Population: Funds have, over time, addressed the need for Emergency Shelter, Transitional Housing and assisted special needs populations. The County will continue to support the MHC and partners with financial and staff support.

Priority #4 – Community Development: The County and local communities have heavily invested in improvements to existing infrastructure, community facilities, and public services. This continues to be a central program focus, and the lion's share of CDBG funding has been allocated to projects which address this priority objective.

It also established 10 sub-objectives.

- Meet the needs of low- and moderate-income (LMI) residents in the Urban County.
- Prevent/eliminate blight in commercial, industrial and residential areas.
- Preserve and expand housing for lower-income persons, the elderly and the disabled.
- Reduce substandard housing in the Urban County through rehabilitation programs.
- Increase the capacity of local governments to respond to citizen needs.
- Provide necessary capital improvements, e.g. roads and streets, sidewalks, water and sewer and other improvements necessary for sound community development.
- Expand and improve recreational opportunities to all, but especially to LMI, elderly and disabled residents.
- Improve the quantity and quality of community health, social, educational and other public services for all residents, especially LMI, elderly and handicapped residents.
- Encourage programs that diversify the economy and expand employment opportunities.

- *Improve the physical and cultural image of the Urban County through beautification and historic preservation programs.*

1. Has the grantee identified any obstacles to meeting underserved needs? **Yes** ☒ **No** ☐

The biggest obstacle concerns increasing housing costs in Macomb County. The median home value, in 2000, expressed in constant dollars was \$139,200. This is an increase of almost \$38,000, or 36%, since 1990. Several indicators, including low mortgage rates, have offset this trend by making housing more affordable. They masked, however, countervailing factors which tend to make housing more expensive for lower-income persons. The County has, for example, been hard hit by the loss of its traditional blue-collar job base. This has caused lower living standards for many families, and a loss of employment opportunities for job seekers. Some of those affected are at risk of homelessness. The County is aggressively promoting economic development and it has had some notable successes, but these have not been sufficient to counteract the losses sustained over the past 10-15 years. There is a need to develop a diverse and stable economy in the County.

A second obstacle is the inability to provide rental housing assistance and to develop new rental housing for families in need. This results in households not being adequately housed. Consequently, as much as Macomb County would like to see affordable rental housing provided, substantial levels of assistance cannot be delivered. To the extent possible, however, the County will work with developers and others to promote affordable rental development.

A third obstacle involves insufficient resources and ancillary services to provide comprehensive services to residents, particularly those with lower incomes. Families often have to spend much time trying to obtain essential services. They may not, moreover, have access to transportation, which makes service delivery even more difficult, and may prevent them from finding and holding employment. As a result, some families find it difficult to advance in life.

In order to address these needs, the County is promoting homeownership and rental assistance programs; first through its partnership to provide homebuyer assistance (with HoM), second through its housing rehabilitation program and third, through its partnership to provide low-cost rental units for disabled individuals (with Springhill Housing Corporation). Although there aren't enough funds to substantially address these needs, the County is seeking partners and ways to expand the amount of funding available for these purposes. Its collaboration with the MCCSA weatherization program has, for example, extended the level of repair on 3 properties to date. More are expected in the future. It is also working with its partners to increase the leverage, if possible, for HOME projects, and will continue to seek other reasonable avenues to address this obstacle.

2. Has the grantee summarized the priorities and specific objectives describing how funds that may reasonably become available will be used to address identified needs? **See Tables 1A, 1B, 1C, 2A, 2B, and 2C** **Yes** ☒ **No** ☐

Please refer to the immediately preceding narrative for a rundown on funding by priority.

3. For each specific objective, has the grantee identified proposed accomplishments the jurisdiction hopes to achieve in quantitative terms over a specific time period, or

in other measurable terms as identified and defined by the jurisdiction? **See Tables 1A, 1B, 1C, 2A, 2B and 2C** **Yes** ☒ **No** ☐

Please refer to the appropriate tables for goals by priority objective. These are further refined in the Annual Plan. Please refer to pp. 1-3 of that document.

AFFORDABLE HOUSING

1. Did the grantee state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with 91.205 provided the basis for assigning the relative priority given to each priority needs category in the priority housing needs table prescribed by HUD? **Yes** ☒ **No** ☐

The number of inadequately housed Macomb County residents is high for owners and renters, and by family type. The unmet need, based on 2000 CHAS data, as identified in Table 2A, indicates that there are 13,820 ELI, VLI, and LI renter households and 25,131 owner households which are inadequately housed. There aren't sufficient resources to address the 39,000 families represented. Given the high cost of providing rental assistance and the extent of need among owner households, the County has opted to focus its resources more on owners but will, as indicated however, work to provide renter assistance if at all possible.

2. Does the affordable housing section identify how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units? **Yes** ☒ **No** ☐

Please see the immediately preceding narrative. The cost of housing in Macomb County, moreover, dictates a strategy of housing conservation and repair as a matter of first priority, since more can be accomplished for more households by preserving the existing housing stock than can be accomplished through new housing development. This doesn't preclude, but will limit, new development projects. Similarly, the County finds housing rehabilitation to be more cost-effective than acquisition and repair as a means of providing housing. One drawback is that this limits the County's ability to address the needs of first-time homebuyers. In order to address that situation, it will use its ADDI resources, and other, related financing methods, to assist homebuyers.

3. Does the grantee described proposed accomplishments to specify the number of extremely low, low, moderate, and middle income families to whom the grantee will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period? **Yes** ☒ **No** ☐

Please refer to Table 2A for a breakdown of owner and renter goals by income for the period 2000-2005.

HOMELESSNESS

1. Does the grantee describe the strategy for helping low-income families avoid becoming homeless? **Yes** ☒ **No** ☐

There aren't sufficient funds to address the needs of at-risk families, but the County

has partnered with local communities and other providers to provide a modicum of support to prevent homelessness. The County, and several local communities have committed funds for homeless and special needs housing. The level of support provided is remarkable, given continuing funding reductions. The recipients include Care House, Bruce/Romeo /Washington CHORE Program, Lighthouse Outreach, Macomb Family Services Senior Homemaker Program and Families at Risk, MCCSA for CHORE services, MCREST, Samaritan House, St. Vincent de Paul, Solid Ground, and Turning Point. The County has also allocated CDBG General Fund assistance to support the strategic development of the Macomb Homeless Coalition (MHC). This support enabled the MHC to hire staff capacity, which resulted in MSHDA funding, and HUD SuperNOFA funding, in 2004, and continued strategic development in 2005. County staff also support MHC planning and implementation efforts.

2. Does the grantee describe the jurisdiction's strategy for reaching out to homeless persons and assessing their individual needs? **Yes** ☒ No ☐

Please see pp.15-19 of Appendix 1.

3. Does the grantee describe the jurisdiction's strategy for addressing the emergency shelter and transitional housing needs of homeless persons? **Yes** ☒ No ☐

Please refer to Exhibit 1, pp. 20-22 of Appendix 1.

4. Does the grantee describe the jurisdiction's strategy for helping homeless persons make the transition to permanent housing and independent living? **Yes** ☒ No ☐

Please refer to pp. 4-5 of Appendix 1 for details, as they pertain to the development of transitional housing. The MHC, moreover, is planning for permanent housing for the formerly homeless. As already indicated, the search for permanent housing sites is preliminary at this time.

OTHER SPECIAL NEEDS

1. With respect to supportive needs of the non-homeless, does the plan describe the priority housing and supportive service needs of persons who are not homeless but require supportive housing? **Yes** ☒ No ☐

Please refer to Exhibit 1, pp.20-23 of Appendix 1.

NON-HOUSING COMMUNITY DEVELOPMENT PLAN

1. Did the grantee describe the priority non-housing community development needs, reflecting the needs for the type of activity, in terms of dollar amounts estimated to meet the goal of the type of activity? **Table 2B (required)? Yes** ☒ No ☐

Note: The Community Development component of the plan must state the grantee's specific long-term and short-term community development objectives (including economic development activities that create jobs) that must be developed in accordance with the statutory goals described in 24 CFR 91.1 and the primary objectives of the CDBG program.

As indicated in Table 2 B, there are a number of non-housing community development needs of varying types. Review of the table shows that there is:

- a strong need for public facilities, with half of the categories identified as being **HIGH** priority, with the rest identified as being **MEDIUM**. Satisfaction of all would require many millions of dollars to satisfy. The County, through its local communities, has addressed this need with continuing CDBG support for a number of public facilities, primarily senior centers, homeless facilities, parks, and non-residential historic preservation.
- a strong need for infrastructure projects as well, with 4 of 5 categories being identified as a **HIGH** need. The remaining category, solid waste disposal is rated **LOW**. The cost of satisfying all categories exceeds \$300,000,000. Here, again, the local communities have allocated significant resources for infrastructure improvements including, water and sewer facilities, street improvements, sidewalks and, occasionally, flood and drainage projects.
- a strong need for public services, with all but 3 of the categories of service rated as **HIGH** priority, and the others rated **MEDIUM**. Again, the cost to satisfy these needs is extremely high. The County, through its local community have traditionally provided the maximum level of CDBG support for public services permitted by law. These funds have provided critical support to the continuing efforts provided by service agencies.
- a strong demand for economic development, with two of six categories identified as being **HIGH** priority, and the other four rated **MEDIUM**. Total cost of implementation would be well over \$200,000,000. The County's Department of Planning and Economic Development has a well-established economic development function, promoted through its Small Business and Technology Development Center. This office provides multi-faceted advice and technical support to municipalities and businesses. This support is provided through the County's General Fund and other non-CDBG and non-housing sources.

1. Is the grantee requesting approval of a Neighborhood Revitalization Strategy Area?
Yes ☐ No ☒

Note: Separate documentation should be maintained to verify compliance with CPD Notice 96-1. *Not Applicable since Macomb County has no NRSA's.*

BARRIERS TO AFFORDABLE HOUSING

1. Does the grantee describe the jurisdiction's strategy to remove or ameliorate negative effects of public policies, that serve as barriers to affordable housing as identified in the needs assessment section? **Yes** ☒ **No** ☐

The barriers faced in Macomb County to affordable housing have been identified previously. These primarily pertain to housing cost, driven by rapid growth in the County. It is also determined by the loss of traditional blue-collar employment (primarily in the manufacturing sector). These have combined to place housing beyond the reach of more households than in the past. The County will, as mentioned, use its CDBG, HOME and ADDI Program funds to provide affordable housing opportunities primarily through homeowner rehabilitation and, to a lesser extent, homebuyer assistance and rental acquisition programs. Its role in affecting local municipal planning and zoning ordinances is advisory. All Michigan

communities use the Michigan State Residential Building Code for housing construction and rehabilitation.

LEAD-BASED PAINT HAZARDS

1. Does the plan outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs? **Yes** ☒ No ☐

The County adheres to the Lead Safe Housing Rule. Its rehabilitation inspectors are trained and certified, and inspect each property for deteriorated paint surfaces and issue pamphlets to every applicant for housing assistance. The County, moreover and as necessary, uses State-licensed risk assessors to identify lead-based paint hazards in properties being considered for rehabilitation assistance. The resulting lead hazard evaluation reports are used to develop effective treatments. This has proven effective in identifying and removing lead hazards in Federally-assisted repair projects. Its inspectors, moreover, assess for deteriorated paint and indicate appropriate treatments for CHDO-administered programs. No additional actions are necessary since these procedures are effective.

ANTI-POVERTY STRATEGY

1. Does the grantee describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families? **Yes** ☒ No ☐

The County has promoted public services to address critical human service needs among lower-income persons. Many of these services promote the development of positive life-styles which, in turn, increase chances for long-term emotional, familial, and employment stability. The Families at Risk program and Care House, in particular, help families and children resolve destructive relational issues so that positive long-term growth is possible. Similarly, MCREST, Samaritan House, Turning Point, Lighthouse Outreach, and the Society of St. Vincent de Paul help special needs populations overcome immediate and serious challenges and offer them positive life alternatives. These can lead away from poverty.

The County's CDBG program does not directly address unemployment and business development and job training, primarily due to a lack of sufficient resources and due to the rigorous compliance requirements attendant to economic development activities. Its Economic Development Services Division, however, offers business development and maintenance advice to numerous small business investors and owners, including many who can be classified as lower-income micro-enterprises. These have been effective in promoting long-term employment among County residents. As indicated previously, the County is trying to concentrate and combine resources for maximum effect on high priority needs. Staff will continue in this effort and follow up on opportunities once identified.

*Finally, as previously mentioned, the County works closely with the **Michigan Works!** Program to promote employment through matching job seekers with businesses in need of qualified workers.*

Has the grantee programs such as:

- Family Self-sufficiency
- Head Start
- State and Local Programs
- Section 3
- Welfare to Work
- Workforce Development Initiative

INSTITUTIONAL STRUCTURE

THIS SECTION IS NOT APPLICABLE TO THE EXTENDED CONSOLIDATED PLAN

COORDINATION

This section is not applicable to the extended Consolidated Plan.

PUBLIC HOUSING

1. Does the grantee describe the jurisdiction's activities to encourage public housing residents to become more involved in management and participate in homeownership? **N/A** ☒

Macomb County has no housing authority of its own. It partners, instead, with several area public housing commissions, and with the State of Michigan. It has, and will continue to, advertise its ADDI program to area PHA residents, but there is no further strategy designed to have residents become involved in PHA management or in homeownership opportunities.

2. Has the grantee describe the manner in which the plan of the jurisdiction will help address the needs of public housing? **Yes** ☒ **No** ☐

There are insufficient resources for the County to address public housing. It will, however, work with public housing authorities to further, to the extent possible, public housing initiatives.

Note: Amended to Title 1 October 21, 1998 Section 105(b)(11)

3. Is the grantee served by a troubled PHA as designated by HUD? Yes ☐ **No** ☒
4. If YES, Has the grantee in which any troubled public housing agency is located, described the manner in which the State or unit of local government will provide financial or other assistance to such troubled agency in improving its operations to remove such designation? **N/A** ☒

Note: Amended to Title 1 October 21, 1998 Section 105(g)

Based on my review of the Plan against the regulations, I have determined the Plan is:

Approved ☐

Disapproved ☐

Date plan disapproved (in part or in its entirety):

Note: Written notification of disapproval must be communicated to the applicant in accordance with 24 CFR 91.500(c). **If disapproved**, provide documentation including dates and times on incompleteness determination, and discussions with grantee and Headquarters:

Reviewed by

DATE:

Program Manager

DATE:

CPD Director

DATE: